

Certificate Number: 03088-PAE-DE-035970072

Bankruptcy Case Number: 21-12301



03088-PAE-DE-035970072

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 6, 2021, at 4:44 o'clock PM CDT, Kristy S Bernard completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 6, 2021 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor